IS 11087 : 1986 Specification for Paper for Magnetic Ink Character Recognition Cheque Printing

Magnetic Ink Character Recognition (MICR) is a technology used for the processing of cheques and other financial documents, which relies on a special ink (magnetic ink) and specific paper characteristics. The magnetic ink contains iron oxide or other magnetic materials which allows the characters to be read by magnetic sensors.

This **Indian standard, IS 11087** developed by the Bureau of Indian Standards (BIS) prescribes the requirements and methods of sampling and test for **paper for MICR cheque printing.**

The paper used for Magnetic Ink Character Recognition (MICR) cheques must meet specific requirements to ensure proper performance and durability. These include:

1. **Paper Quality**: The paper must be smooth, free from defects such as embossments, dust, and pinholes. It should be flat, evenly finished, and square-cut.
2. **Absence of Magnetizable Particles**: The paper should not contain any magnetizable particles.
3. **Substance**: The paper must have a substance of 95 g/m^2, with a tolerance of ±5% for individual sheets, and a mean deviation of ±2.5% from the nominal substance across tests.
4. **Thickness**: The paper should have a nominal thickness of 110 µm, with a tolerance of ±10 µm.
5. **Size and Tolerances**: The paper size should meet specific dimensions for cheque printing (e.g., 70 x 165 mm, 93 x 203 mm or as agreed), and these sizes must adhere to the specification prescribed in standard.
6. **Additional Properties**: The paper must meet requirements for smoothness, porosity, opacity, wax pick, tearing strength, and stiffness as defined in the standard.
7. **Color and Watermark**: The color should match the specified shade, and the paper must have a watermark with specified spacing between adjacent marks and a minimum one full watermark shall appear in each and every security instrument.

By meeting these requirements which are specified in the standard, it can be ensured that paper is compatible with MICR printing and can withstand the automated processing through MICR systems.